CLIEDIS

API Initiative

Benefits of APIs

CLIEDIS supports the Canadian life and health insurance industry through the advancement of electronic data exchange. We have historically delivered on this mission through the definition and implementation of data feeds. At CLIEDIS, our focus has been on the implementation of three main CITS data feeds: Application Notification, Pending Status, and Book of Business. These three feeds work together to establish the base within the system. They ensure that the distributor has current records of all the business for which they are responsible.

With data feeds, information is generated, sent, and processed on regular intervals. The data is stored locally in the system of the receiver. This allows you to query and analyze the data. You can trigger notifications and actions based on what you received. To do reporting, you need locally stored data.

In contrast, APIs provide behind the scenes, real-time connectivity between systems. Information is not sent to you on regular intervals nor is it necessary to be stored locally. Instead, you make requests from the source as needed.

FEEDS	BOTH NEEDED TO SERVE THE INDUSTRY	APIs
▪ DATA SENT AND STORED LOCALLY		INFORMATION IS ACCESSED, NOT SENT ▪
▪ CAN REPORT, QUERY, ANALYZE DATA DIRECTLY		SUPPORTS ITEMS NOT WELL SUITED FOR FEEDS ▪
▪ NO CONNECTIVITY, NEVER REAL-TIME		REALTIME CONNECTIVITY ▪

APIs use the data you already have to take action, whether it is to ask for more information or to perform critical tasks.

Just as distributors do not want to log into a dozen different web portals to access their clients' policy records, they do not want to do the same to perform critical common business functions across carriers. Nor would a carrier want to build a different interface to communicate with each distributor. Everyone wants the ability to use the applications and systems they want and still access the information they need.

With API standards, implementers and users can achieve consistency when dealing with their trading partners. Standards provide a clear understanding of expectations and behaviors with a common language and repeatable design to build on. Yet what and how the API is supported behind the scenes at the receiving end is out of scope, so that carriers have the flexibility to implement the API as they see fit. This makes adoption by both sides desirable and achievable.

> **API STANDARDS OFFER:**
> COMMON LANGUAGE ▪
> SINGLE WAY TO 'ASK AND ANSWER' ▪
> CONSISTENT BEHAVIOR ▪
> CLEAR EXPECTATIONS ▪
> REPEATABLE DESIGN ▪

Why now?

The majority of our member carriers have APIs in place for internal use or exposed via their web portal. But the use of the technology within these organizations is relatively immature. No carriers offer APIs for the distribution market today. We are well positioned to drive standard API implementation for the distribution market before companies invest in proprietary solutions.

> **USE THE APPLICATIONS AND SYSTEMS YOU WANT**
> **…AND ACCESS THE INFORMATION YOU NEED**

API EXAMPLES

At CLIEDIS, we looked across many member requests to augment the base information. The types of proposed items well suited for APIs may include:

- Agent of Record Updates, either for a particular policy or a block of business
- Address Changes, either for clients or agents
- Current policy values
- Critical status changes – e.g. lapse notice, death claim
- Information request fulfillment
- Document Image Retrieval
- eContract delivery and confirmation

These are just ideas that have been requested over time. An API roadmap is needed to determine what functions are a priority for the industry. The development of the roadmap is one of the efforts of CLIEDIS.

WHAT'S NEXT

CLIEDIS is actively working with its members to define both the technical architecture and the industry level roadmap for APIs. These efforts will sync up in 2019 to deliver the first set of APIs for the industry. Expect an update at our seminar on April, 4 2019.

Contact Tana Sabatino, Implementation Services Specialist – tsabatino@cliedis.ca for more information and to get involved.